

NCANG Family Readiness Newsletter

Uniting Our Air Guard One Family at a Time

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Special points of interest:

**REMEMBER
FAMILIES ARE
OUR MOST
VALUABLE ASSET**

Identity Theft—What to do

By Kathleen Flaherty

(reprint of message received)

Sent from the Internet (Details) A corporate attorney sent the following out to the employees in his company.

The next time you order checks have only your initials (instead of first name) and last name put on them. If someone takes your check book they will not know if you sign your checks with just your initials or your first name but your bank will know how you sign your checks.

Put your work phone # on your checks instead of your home phone. If you have a PO Box use that instead of your home address. If you do not have a PO Box use your work address. Never have your SS# printed on your checks (DUH!) -- you can add it if it is necessary. But if you have it printed, anyone can get it.

Place the contents of your wallet on a photocopy machine, do both sides of each license, credit card, etc. You will know what you had in your wallet and all of the account numbers and phone numbers to call and cancel. Keep the photocopy in a safe place. I also carry a photocopy of my passport when I travel either here or abroad.

We've all heard horror stories about fraud that's committed on us in stealing a name, address, Social Security number, credit cards, etc.

Unfortunately I, an attorney, have firsthand knowledge because my wallet was stolen last month. Within a week, the thief/thieves ordered an expensive monthly cell phone package, applied for a VISA credit card, had a credit line approved to buy a Gateway computer, received a PIN number from DMV to change my driving record information online, and more.

But here's some critical information to limit the damage in case this happens to you or someone you know:

We have been told we should cancel our credit cards immediately. But the key is having the toll free numbers and your card numbers handy so you know whom to call. Keep those where you can find them easily.

File a police report immediately in the jurisdiction where it was stolen, this proves to credit providers you were diligent, and is a first step toward an investigation (if there ever is one).

But here's what is perhaps most important: (I never even thought to do this)

Call the three national credit reporting organizations immediately to place a fraud alert on your name and Social Security number. I had never heard of doing that until advised by a bank that called to tell me an application for credit was made over the Internet in my name. The alert means any company that checks your credit knows your information was stolen and they have to contact you by phone to authorize new credit.

The Three Major Credit Bureaus

Equifax — www.equifax.com

To order your report, call: 1-800-685-1111 or write: P.O. Box 740241, Atlanta, GA 30374-0241

To report fraud, call: 1-800-525-6285 and write: P.O. Box 740241, Atlanta, GA 30374-0241

Experian (formerly TRW) — www.experian.com

To order your report, call: 1-888-EXPERIAN (397-3742) or write: P.O. Box 2104, Allen TX 75013 To report fraud, call: 1-888-EXPERIAN (397-3742) and write: P.O. Box 9532, Allen TX 75013

TransUnion — www.transunion.com

To order your report, call: 800-916-8800 or write: P.O. Box 1000, Chester, PA 19022. To report fraud, call: 1-800-680-7289 and write: Fraud Victim Assistance Division, P.O. Box 6790, Fullerton, CA 92634

Social Security Administration (fraud line): 1-800-269-0271

www.consumer.gov/idtheft is a great web site for a booklet *ID Theft, When Bad Things Happen to Your Good Name* and the New ID Theft Affidavit. In addition to English, information on this site is also available in Spanish.

TRICARE Prime

The TRICARE Managed Care Support Contractors in the Midwest Region have expressed some concern for NG members who are placed on orders from 1 Oct to 30 Sep and then given new orders the following 1 Oct thru the following Sep 20. **Many of these National Guard members do not realize that if their family members are enrolled in TRICARE Prime, they are automatically disenrolled at the end of the first orders and they must actively reenroll with the new orders even if there is**

no break in Service. They are not penalized with the 20th of the month rule because there is no break in the sponsor's service but because DEERS is set up to trigger disenrollment at the end of a set of orders.

Please be informed

National Guard members are required to reenroll family members in TRICARE Prime if they are issued new orders and if they wish to continue their family members in the TRICARE Prime Option.



The New Interactive TRICARE Handbook

The TRICARE Handbook is now interactive and available on the TRICARE Web site: <http://www.tricare.osd.mil/TricareHandbook/>

With this new functionality, users can search for information on the TRICARE benefit either by subject search, or general search. In

addition, you can go right to sections in the Handbook using the interactive Table of Contents (TOC), as well as print out the online version in its entirety. The online version will be updated in real time, as changes occur.



Family Readiness Briefings for Members & Families

Family Readiness Requirements, IAW AFI 10-403, Chap 1, para 1.5.13, The Family Support Center has the overall responsibility for the following functions: 1.5.13.1. Providing personnel and their families with personal family readiness briefings and assists with family difficulties that occur during deployments. NOTE: Personnel assigned to deploy may seek counsel before or after return from deployment. The FSC will be notified of all deployments/extended TDY of 30+ days. The FSC will work with the MPF and Unit Deployment Managers to ensure the FSC is included on their deployment-processing checklist.

We have just completed an up-to-date pre mobilization briefing for members and families. This include TRICARE, Dental, USERRA, etc. We have started this past Jan Drill giving the briefing to some units. Family Readiness is required to give this briefing once a year. Our desire is to brief the members and their families prior to any call ups, so they will have time to get answers to questions they may have before any deployments. In the next several months we will be contacting our Unit Family Readiness Teams and setting up training sessions for them. In addition, Family Readiness is available to start giving these briefings to unit members and families.

New TRICARE Mail Order Pharmacy to Open March 1

American Forces Press Service reports that more than 400,000 military pharmacy mail order customers will be switched March 1 to a new TRICARE mail order pharmacy program, according to Army Col. William D. Davies of the TRICARE Management Activity. Services will continue under the National Mail Order Pharmacy contract until Feb. 28, he said. The next day, March 1, Express Scripts Inc. will provide the services. Davies said beneficiaries who have refills remaining on prescriptions on March 1 will be transferred to Express Scripts so they can continue ordering medications on time, with a few exceptions. TRICARE beneficiaries living and working

overseas can use the mail order pharmacy if they have an APO, FPO or a U.S. embassy address. But the prescription must be written by a provider licensed to practice in the United States. For more information, including a complete section on the co-pay structure, visit the TRICARE Website at <http://www.tricare.osd.mil>. Reservists can check the site for details of their benefits under the program. For general information on TRICARE, see http://www.military.com/Resources/ResourceFileView?file=TRICARE_Overview.htm

Fully Paid College Business Degree for US Military ** At this time, the Grantham Military Scholarship program is available only to service members who qualify for Tuition Assistance

Clarification of Grantham University Military Scholarship Program !!!!!

If you have further questions regarding Grantham's programs and associated costs, please use the contact information Provided by Grantham University. If you have questions regarding your status and eligibility, please contact your Base Education and Training Manager (BETM).

The following information specifies eligibility by ANG member status:

* AGRs and enlisted Drill Status Guardsmen (DSG) mobilized continuously for over 179 days: Eligible for ACTIVE DUTY Tuition Assistance (TA). Reference: AFI 36-2306, Education Services Program

* DSGs (not mobilized) and Air Technicians: Eligible for ANG TA through DANTES. See your BETM for more information.)

The term "Reservists" in relation to the phrase "NO COST" applies specifically to Reserve organizations such as the Air Force Reserve and Army Reserve. It does not apply to the ANG at large, only those who qualify for ACTIVE DUTY TA. They have been pursuing a benefits package designed for the ANG with Grantham University for the past several months. As soon as it's complete, Grantham will make the appropriate announcement. I hope this helps clear up some of the confusion.

**PRESS RELEASE January 8, 2003
FOR IMMEDIATE RELEASE NEW**

**** College Degree in Business Administration ****

Every member of the military can now obtain a College Degree in Business Administration from a fully accredited College - FREE of charge! FREE COLLEGE BUSINESS DEGREE PROGRAM FOR US MILITARY. Washington D.C.,

1-800-955-2527. And tell them you received this special announcement from the Federal Children's Scholarship Fund!

REQUIREMENTS

The only requirement for active duty service members is a high school diploma or GED. Grantham's academic programs are structured for ease of entry, and include refresher courses to equip the service member with the foundation necessary for success. Grantham's Military Benefits Specialist will evaluate your college and military experience and training — for credit towards YOUR degree. Grantham also awards credit for CLEP and DSST exams. Our experience will help ensure that YOU will be successful! To get all the details -- just call 1-800-955-2527. If you are eligible for Tuition Assistance or DANTES, you are eligible for a Grantham University military scholarship. ***Reservists eligible for TA/DANTES ARE eligible.**

Members of the military are eligible to take college courses at a reduced rate through a partial tuition assistance program of the Department of Defense. Normally, individual service members have the burden of paying all tuition costs over and above Tuition Assistance or DANTES benefits of \$250/ credit hour plus the cost of textbooks and software. The newly announced scholarship program from Grantham University covers those expenses the military student normally would have to pay, so the cost of attending Grantham University is zero, or "free" to the service member.

TO FIND OUT MORE ABOUT THIS PROGRAM ***

For more information on Grantham's Military Scholarship Program and to download an application just go to: **<http://www.grantham.edu/fed/bus.htm> or call 1-800-955-2527**, and BE SURE TO MENTION this Press Release from the Federal Children's Scholarship Fund!

NCANG FAMILY READINESS NEWSLETTER
UNITING OUR AIR GUARD ONE FAMILY AT A TIME

Family Readiness
Air Guard Expanded Executive Council

Fisk Outwater—Chairman

Kathleen Flaherty

Terry Henderson

Janice Richardson

Deborah Dunlap

Martha Pasour

Sarah Spivey

Family Readiness office telephone number

- 1-800-354-6943 ext. 4949

Cell Phone: 980-721-4019

- The fastest way to get in touch with FR is now through the cell phone, someone will answer or get back in touch with you as quickly as possible.

Emergency contact calls:

- Pager: 1-800-250-4181

*Uniting Our Air Guard
One Family at a Time*



5225 Morris Field Drive
Charlotte, NC 28208

Phone: 1-800-354-6943 Ext 4949
Cell Phone: 980.721.4019

WE'RE ON THE WEB!
WWW.NCCHAR.ANG.AF.MIL



Family Readiness

Charter

Develop a program to provide information, on-going education, and assistance to families, members, and leadership aimed at preparing military members and their families for National Guard Military Life.

Mission

Educate, Support, Assist, Communicate, Collaborate, and Sustain.